United States Bankruptcy Court Middle District of Pennsylvania

In re: Mary Frances Reifsnider Debtor

Case No. 17-00181-MDF Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1 User: CGambini Page 1 of 1 Date Rcvd: Feb 13, 2017 Form ID: 309I Total Noticed: 9

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2017.

db +Mary Frances Reifsnider, +James Warmbrodt, atv

nider, 30 Colorado Ave, Littlestown, PA 17340-1102
701 Market Street Suite 5000, Philadephia, PA 19106-1541
13355 Noel Road Ste 2100, 1 Galleria Tower, Dallas, TX 75240 4883683 Comast-Galleria,

Surgical Inc, PO Box 822796, Philadelphia, PA 19182-2796 4883684 +Med East Post-Op and,

4883685 Met-Ed, PO Box 3687 Akron, OH 44309-3687 4883682 ++NATIONSTAR MORTGAGE LLC,

+NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)

4883686 +Verizon Wireless, PO Box 4846, Trenton, NJ 08650-4846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

+E-mail/Text: dehartstaff@pamd13trustee.com Feb 13 2017 19:12:07 tr

8125 Adams Drive, Suite A, Charles J DeHart, III (Trustee), Hummelstown, PA 17036-8625 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Feb 13 2017 19:12:00 ust. United States Trustee,

228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com United States Trustee ustpregion03.ha.ecf@usdoj.gov

Information to identify the case:					
Debtor 1	Mary Frances Reifsnider	Social Security number or ITIN xxx-xx-6105			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bar	nkruptcy Court Middle District of Pennsylvania	Date case filed for chapter 13 January 19, 2017			
Case number: 1:17-bk-00181-MDF					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Mary Frances Reifsnider	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	30 Colorado Ave Littlestown, PA 17340	
4.	Debtor's attorney Name and address	None	
5.	Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566–6097 Email: <u>dehartstaff@pamd13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building PO Box 908 Harrisburg, PA 17108	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: February 13, 2017

For more information, see page 2

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Debtor Mary Frances Reifsnider Case number 1:17-bk-00181-MDF

7. Meeting of creditors Debtors must attend the meeting to March 9, 2017 at 11:00 AM Location: be questioned under oath. In a joint Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut case, both spouses must attend. The meeting may be continued or adjourned to a Creditors may attend, but are not Street, Harrisburg, PA 17101 later date. If so, the date will be on the court required to do so. docket. *** Valid photo identification and proof of social security number are required 8. Deadlines Filing deadline: April 24, 2017 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: May 24, 2017 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: July 18, 2017 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan or summary and a notice of the hearing on confirmation will be sent separatel If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation bankruptcy case hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.

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